

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edward Anthony Schwarz  
Julie Joyce Schwarz  
Debtors

Case No. 20-01690-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jul 29, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Edward Anthony Schwarz, Julie Joyce Schwarz, 140 Woods Crossing, Saylorsburg, PA 18353-8709
5331684	+ Anthony Schwarz, 834 Hill Drive, Easton, PA 18045-6137
5331698	+ Northeastern Anesthesia, 24 South 18th St, Allentown, PA 18104-5622

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jul 29 2025 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5331683	Email/PDF: bncnotices@becket-lee.com	Jul 29 2025 18:51:32	American Express, PO Box 981537, El Paso, TX 79998-1537
5342231	Email/PDF: bncnotices@becket-lee.com	Jul 29 2025 18:51:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5331685	+ EDI: BANKAMER	Jul 29 2025 22:45:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
5331686	+ EDI: BANKAMER2	Jul 29 2025 22:45:00	Bank of America, 100 North Tryon Street, Charlotte, NC 28202-4036
5336246	+ EDI: BANKAMER2	Jul 29 2025 22:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5331687	+ EDI: CITICORP	Jul 29 2025 22:45:00	Best Buy/CBNA, 5800 South Corporate Pl, Sioux Falls, SD 57108-5027
5331688	+ EDI: CITICORP	Jul 29 2025 22:45:00	CitiCards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5345820	EDI: CITICORP	Jul 29 2025 22:45:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5331691	EDI: DISCOVER	Jul 29 2025 22:45:00	Discover, P.O. Box 15316, Wilmington, DE 19850
5331690	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 29 2025 18:42:00	Dept of ED/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904
5331689	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 29 2025 18:51:36	Dept of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
5333186	EDI: DISCOVER	Jul 29 2025 22:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5331692	+ EDI: DISCOVER	Jul 29 2025 22:45:00	Discover Finance Svs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
5331693	^ MEBN	Jul 29 2025 18:39:16	Discover Personal Loans, P.O. Box 15316,

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			Wilmington, DE 19850-5316
5335162	+ EDI: DISCOVERPL	Jul 29 2025 22:45:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5331694	Email/Text: nsm_bk_notices@mrcooper.com	Jul 29 2025 18:42:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5331695	^ MEBN	Jul 29 2025 18:39:07	Hayt, Hayt & Landau, 2 Industrial Way W, P.O. Box 500, Eatontown, NJ 07724-0500
5331696	+ EDI: JPMORGANCHASE	Jul 29 2025 22:45:00	JPMCB Card Services, P.O. Box 15369, Wilmington, DE 19850-5369
5336812	+ Email/Text: RASEBN@raslg.com	Jul 29 2025 18:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5707795	^ MEBN	Jul 29 2025 18:39:12	LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer, P.O. Box 1288, Buffalo, NY 14240-1288, LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer 14240-1288
5342150	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 29 2025 18:42:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
5707794	^ MEBN	Jul 29 2025 18:39:11	LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer, P.O. Box 1288, Buffalo, NY 14240-1288
5342081	Email/PDF: resurgentbknotifications@resurgent.com	Jul 29 2025 18:51:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5331697	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 29 2025 18:42:00	Nissan Motor Acceptance Corp., P.O. Box 660366, Dallas, TX 75266-0366
5343454	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 29 2025 18:42:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
5331699	Email/Text: Bankruptcy.Notices@pnc.com	Jul 29 2025 18:42:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
5343492	Email/Text: Bankruptcy.Notices@pnc.com	Jul 29 2025 18:42:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
5344206	EDI: PRA.COM	Jul 29 2025 22:45:00	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
5349474	EDI: PRA.COM	Jul 29 2025 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5344207	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 29 2025 18:51:06	Resurgent Acquisitions LLC, 55 Beatie Place, Greenville, SC 29601-2165
5331700	^ MEBN	Jul 29 2025 18:39:17	St. Luke's University Health, 801 Ostrum Street, Bethlehem, PA 18015-1000
5331995	^ MEBN	Jul 29 2025 18:39:17	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5331701	+ EDI: CITICORP	Jul 29 2025 22:45:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Matthew K. Fissel	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Stephanie Walczak	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC swalczak@kmlawgroup.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC tomysong0@gmail.com
Timothy B. Fisher, II	on behalf of Debtor 2 Julie Joyce Schwarz donna.kau@pocono-lawyers.com
Timothy B. Fisher, II	on behalf of Debtor 1 Edward Anthony Schwarz donna.kau@pocono-lawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1

Edward Anthony Schwarz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7627

EIN --

Debtor 2

Julie Joyce Schwarz

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6724

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01690-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward Anthony Schwarz

Julie Joyce Schwarz

**By the  
court:**7/29/25Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**